

IN THE CLAIMS:

b) Please Amend claims 23-39 as shown in the complete listing of claims below:

1 1. (As previously amended) A computer-implemented method for providing risk
2 management for online transactions for goods or services, each transaction involving at least two
3 parties operating using different currencies, the method comprising the steps of:
4 entering an exchange price for a foreign currency into a computer as the foreign currency
5 relates to a base currency, the exchange price being fixed for a predetermined time period;
6 receiving data descriptive of a consummated transaction involving the foreign currency,
7 wherein the transaction occurred within the predetermined time period; and
8 exchanging currency according to the entered price and received data descriptive of the
9 transaction at the exchange price.

C 1 2. (Original) The method of claim 1 additionally comprising the step of determining a
2 risk exposure for the predetermined time period, wherein the risk exposure is based upon an
3 aggregate amount of currency involved in transactions during the predetermined time period.

1 3. (Original) The method of claim 2 wherein the risk exposure is additionally based upon
2 market data.

1 4. (As previously amended) The method of claim 1 additionally comprising the steps of
2 capturing each transaction amount that relates to a sale occurring on an e-commerce site and
3 automatically exchanging currency at a price entered for a local currency.

1 5. (Original) The method of claim 1 wherein the transaction is a retail transaction
2 between a business and a retail customer.

1 6. (As previously Amended) The method of claim 1 additionally comprising the steps of
2 receiving bids in an online auction and posting online each bid in a local currency and a seller's
3 currency.

1 7. (Original) The method of claim 1 wherein the transaction is a business to business
2 transaction.

C 1 8. (Original) The method of claim 1 wherein the transaction is an online sales transaction
2 consummated over a computerized communications network.

1 9. (As previously amended) The method of claim 1 additionally comprising the step of
2 obtaining a spot price from a market at the time of the transaction.

1 10. (As previously amended) The method of claim 1 additionally comprising the steps of
2 calculating an expected average amount of base and foreign currency to exchange and entering a
3 forward contract to the end of predetermined time period to buy a base currency and sell a
4 foreign currency for a quantity equal to the expected average amount.

1 11. (As previously amended) The method of claim 1 additionally comprising the steps of
2 aggregating transaction amounts relating to multiple transactions and exchanging currency
3 according to the entered price in an amount equal to the aggregate amount.

1 12. (As previously amended) The method of claim 11 additionally comprising the step of
2 limiting the size of the aggregate amount to be transacted during the predetermined time period.

1 13. (As previously amended) The method of claim 1 additionally comprising the steps of
2 limiting a change in spot price of the foreign currency and changing the exchange price if the
3 change in spot price exceeds the limit.

1 14. (As previously amended) The method of claim 11 additionally comprising the steps
2 of setting aside an amount which will not be exchanged from the foreign currency to the base
3 currency and exchanging an amount equal to the aggregate amount minus the amount set aside.

C 1 15. (As previously amended) The method of claim 1 wherein the transaction occurs
2 within a brick and mortar retail setting.

1 16. (As previously amended) The method of claim 1 wherein the transaction occurs
2 within a brick and mortar financial institutional setting.

1 17. (As previously amended) A computer communications system for providing risk
2 management to online transactions for goods or services, each transaction involving at least two
3 parties operating using different currencies, the system comprising:

4 a computer communications server accessible with a network access device via a
5 communications network; and

6 executable software stored on the server and executable on demand via the network
7 access device, the software operative with the server to:

8 receive an exchange price for a foreign currency into a host computer as the foreign
9 currency relates to a base currency, the exchange price being fixed for a predetermined time
10 period;

11 receive data descriptive of a consummated transaction involving the foreign currency,
12 wherein the transaction occurred within the predetermined time period; and

13 calculate a currency exchange according to the entered price and received data
14 descriptive of the transaction.

1 18. (As previously amended) Computer executable program code residing on a computer-
2 readable medium, the program code comprising instructions for causing the computer to:

3 calculate a currency price, the price being fixed for a predetermined time period;

C¹ 4 receive data relating to a consummated online transaction within the predetermined time
5 period and involving the exchange of a currency amount; and

6 exchange an amount of currency corresponding to the amount of the transaction at a rate
7 equal to the fixed currency price.

1 19. (As previously amended) A method of providing risk management for online
2 transactions for goods or services, each transaction involving at least two parties operating using
3 different currencies, the method comprising the steps of:

4 receiving at least one exchange price for a foreign currency, the exchange price being
5 guaranteed for a specified time period;

6 completing a transaction within the determined time period, the transaction involving a
7 particular amount of the foreign currency;

8 transmitting details of the transaction to a currency exchange computer; and

9 receiving an exchange of the amount foreign currency at the exchange price.

1 20. (Previously Canceled)

1 21. (Previously Canceled)

1 22 [23.] (RENUMBERED) A computer-implemented method for providing risk
2 management for online transactions for goods or services, each transaction involving at least two
3 parties operating using different currencies, the method comprising the steps of:

4 entering a need into a transaction forum;

5 specifying a base currency;

6 receiving information descriptive of the need, wherein the information includes a price
7 denominated in a currency other than the base currency; and

8 displaying the information received denominated in the base currency.

1 23 [24]. (AMENDED AND RENUMBERED) The method of claim 22 [23] additionally
2 comprising the steps of:

3 transmitting the information received to a currency exchange system;

4 calculating a re-denomination of currency from the information received into the base
5 currency, wherein the calculation is accomplished at the currency exchange system; and

6 transmitting the re-denomination to an originator of the need.

1 24 [25]. (AMENDED AND RENUMBERED) The method of claim 22 [23] additionally
2 comprising the steps of:

3 completing a transaction relating to the need and the information received; and
4 exchanging currency in an amount related to the transaction.

1 25 [26]. (AMENDED AND RENUMBERED) The method of claim 22 [23] additionally
2 comprising the steps of automatically capturing a transaction amount for each transaction
3 transpiring during a specified time period and automatically exchanging currency at a
4 predetermined price for any currency other than the base currency that is utilized to consummate
5 a transaction during the specified time period.

C 1 26 [27]. (AMENDED AND RENUMBERED) The method of claim 22 [23] additionally
2 comprising the steps of:

3 transmitting the information received to a currency exchange system;
4 calculating a re-denomination of currency from the information received into the base
5 currency, wherein the calculation is accomplished at the currency exchange system;
6 completing a transaction relating to the need and the information received;
7 exchanging currency in an amount related to the transaction; and
8 calculating a risk exposure based upon an aggregate of transaction amounts exchanged

1 27 [28]. (AMENDED AND RENUMBERED) The method of claim 22 [23] additionally
2 comprising the step of completing a business to business supply order transaction based upon the
3 information.

1 28 [29]. (AMENDED AND RENUMBERED) The method of claim 22 [23] additionally
2 comprising the steps of receiving bids in an online auction and posting online each bid in a local
3 currency and a seller's currency.

1 29 [30]. (AMENDED AND RENUMBERED) The method of claim 22 [23] wherein the
2 transaction is a business to business transaction.

1 30 [31]. (AMENDED AND RENUMBERED) The method of claim 22 [23] wherein the
2 transaction is an online sales transaction consummated over a computerized communications
3 network.

C¹
1 31 [32]. (RENUMBERED) A computer system for providing risk management to online
2 transactions for goods or services, each transaction involving at least two parties operating using
3 different currencies, the system comprising:

4 a computer communications server accessible with a network access device via a
5 computer communications network; and

6 executable software stored on the server and executable on demand via the network
7 access device, the software operative with the server to:

8 create a transaction forum;

9 present a request for bids on the transaction forum;

10 receive data descriptive of a transaction into the forum and including a bid price
11 denominated in other than a base currency; and

12 calculate a currency exchange according to the entered price and the received data; and

13 display a bid price denominated in the base currency.

1 32 [33]. (AMENDED AND RENUMBERED) The computer system of claim 31 [32]
2 additionally comprising a delivery medium for communicating details of a transaction to a
3 currency exchange institution.

1 33 [34]. (RENUMBERED) Computer executable program code residing on a computer-
2 readable medium, the program code comprising instructions for causing the computer to:

3 create a transaction forum for goods or services, at least some transactions involving at
4 least two parties operating using different currencies;

5 present a request for bids on the transaction forum;

6 receive data descriptive of a transaction into the forum, wherein the data includes a bid
7 price denominated in other than a base currency;

8 calculate a currency exchange according to the received data; and

9 display a bid price denominated in the base currency.

1 34 [35]. (Previously Canceled)

1 35 [36]. (RENUMBERED) A computer-implemented method for providing risk
2 management for non-currency commodity transactions, the method comprising:

3 entering a price for a commodity into a computer;

4 entering a predetermined time period for which the price of the commodity is guaranteed;

5 receiving data descriptive of a transaction involving the commodity, wherein the
6 transaction occurred within a predetermined time period; and

7 consummating the transaction at the price entered.

1 36 [37]. (RENUMBERED) The method of claim 19, wherein a plurality of exchange
2 prices are provided, each price being associated with a respective range of transaction amounts
3 and wherein the exchange price of the receiving an exchange step is the exchange price
4 associated with a range of transaction amounts that includes the particular amount of foreign
5 currency of the transaction.

1 37 [38]. (RENUMBERED) A computer-implemented method for providing risk
2 management for online transactions for goods or services, each transaction involving at least two
3 parties operating using different currencies, the method comprising the steps of:

4 determining an exchange rate for a foreign currency to a base currency, the exchange rate
5 being guaranteed to be fixed for a specified time period;

6 entering the exchange rate into an exchange server;

7 providing the exchange rate to at least one party to a prospective transaction having at
8 least a first party operating in the foreign currency and a second party operating in the base
9 currency; and

10 guaranteeing an exchange comprising the foreign currency and the base currency
11 according to at least one amount of at least one transaction consummated within the specified
12 time period.

C¹
1 38 [39]. (AMENDED AND RENUMBERED) The method of claim 37 [38], further
2 comprising the steps of:
3 receiving at the currency exchange server a transaction amount after the prospective
4 transaction has been consummated by the parties; and
5 the currency exchange server arranging for an exchange comprising the foreign currency
6 and the base currency according to the transaction amount and the provided exchange rate.
